



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [EB ACQUISITION COMPANY II LLC](#)

**City/State** [UNIVERSITY PARK, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [19,052,469](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[EB ACQUISITION COMPANY II LLC](#)  
[6565 HILLCREST AVENUE, 6TH FLOOR](#)  
[UNIVERSITY PARK, TX 75205](#)

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	18,744,525	17,813,930	18,025,135	17,095,118	
Net income (\$000) .....	67,093	18,022	39,956	7,356	
Number of BHCs in peer group .....	132	130	128	125	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.32	2.65	89	3.24	2.80	78	3.19	2.77	77				3.01		
+ Non-interest income .....	0.35	1.09	11	0.41	1.21	14	0.39	1.21	12	0.17	1.32	2			
- Overhead expense .....	2.03	2.21	39	2.47	2.59	52	2.38	2.57	48	1.08	2.69	1			
- Provision for credit losses .....	0.08	-0.12	94	0.72	0.66	62	0.64	0.51	70	0.13	0.15	52			
+ Securities gains (losses) .....	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	35			
+ Other tax equivalent adjustments .....	0	0	49	0	0	79	0	0	82		0				
= Pretax net operating income (tax equivalent) .....	1.57	1.76	36	0.46	0.91	17	0.57	1.04	15		1.56				
Net operating income .....	0.48	1.34	5	0.13	0.70	12	0.22	0.81	13	0.04	1.19	3			
Net income .....	0.48	1.34	4	0.13	0.71	12	0.22	0.82	13	0.04	1.19	3			
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.69	3.12	85	3.84	3.64	63	3.76	3.55	61		4.41				
Interest expense .....	0.07	0.26	10	0.25	0.58	12	0.22	0.52	12	0.12	1.08	0			
Net interest income (tax equivalent) .....	3.62	2.85	90	3.59	3.05	78	3.54	3.01	78		3.33				
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.12	0.12	56	0.21	0.28	51	0.21	0.27	50	0.11	0.21	42			
Earnings coverage of net loan and lease losses (X) .....	23.19	26.30	58	9.18	20.97	43	9.50	22.91	42	4.04	24.40	17			
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.18	1.32	39	1.05	1.58	18	1.16	1.58	27	0.37	0.83	13			
Allowance for loan and lease losses / Total loans and leases .....	1.18	1.30	40	1.05	1.55	18	1.16	1.55	28	0.37	0.81	13			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.42	0.58	38	0.60	0.71	44	0.47	0.71	34	0.73	0.57	69			
30-89 days past due loans and leases / Total loans and leases .....	0.80	0.29	91	1.04	0.37	91	0.83	0.39	86	0.78	0.43	85			
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-7.22	-3.31	37	-4.36	6.19	23	-7.04	3.20	22	-9.31	14.45	4			
Net short-term noncore funding dependence .....	-7.46	-9.17	47	-4.68	-2.71	36	-7.40	-4.76	33	-10.37	3.38	13			
Net loans and leases / Total assets .....	57.29	58.81	44	59.27	63	28	57.43	61.58	29	58.88	63.77	26			
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.27	9.07	28	8.08	9.05	20	8.33	9.13	29	8.45	9.76	15			
Holding company equity capital / Total assets .....	5.73	10.79	1	5.93	11.12	2	5.84	11.16	1	6.08	12.43	2			
Total equity capital (including minority interest) / Total assets .....	12.63	10.91	77	13.07	11.24	78	12.89	11.29	73	13.36	12.57	61			
Common equity tier 1 capital / Total risk-weighted assets .....	12.99	12.64	63	13.46	12.26	79	13.81	12.38	79	13.01	12.17	75			
Net loans and leases / Equity capital (X) .....	9.99	5.47	96	9.99	5.73	95	9.83	5.58	95	9.68	5.21	97			
Cash dividends / Net income .....	105.13	27.22	98	0	49.74	4	0	42.30	4	0	33.12	3			
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02				
<b>Growth Rates</b>															
Assets .....	2.77	9.51	19	7.17	16.67	20	11.27	16.68	35		9.26				
Equity capital .....	-0.66	7.52	9	6.65	6.54	58	6.89	6.99	56		10.49				
Net loans and leases .....	-0.66	-0.66	61	10.55	12.75	50	8.54	9.07	56		9.10				
Noncore funding .....	-50.69	-21.64	12	-38.80	-6.57	10	-42.83	-12.18	13		6.59				
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36			
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13			
Equity investment in subsidiaries / Equity capital .....	100	103.15	34	100	103.27	30	100	102.81	35	100	103.22	35			
Cash from ops + noncash items + op expense / Op expense + dividends .....		155.61			142.45			147.24			190.27				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	420,792	398,811	529,952	180,777		5.51	
Income from lease financing receivables.....	0	2	2	2		-100.00	
Fully taxable income on loans and leases.....	420,746	398,495	529,860	180,779		5.58	
Tax-exempt income on loans and leases.....	46	318	94	0		-85.53	
Estimated tax benefit on income on loans and leases.....	11	88	22			-87.36	
Income on loans and leases (tax equivalent).....	420,803	398,901	529,976			5.49	
Investment interest income (tax equivalent).....	51,511	59,747	76,590			-13.79	
Interest on balances due from depository institutions.....	561	1,615	1,866	7,468		-65.26	
Interest income on other earning assets.....	3,186	2,399	3,125	1,391		32.81	
Total interest income (tax equivalent).....	476,061	462,662	611,557			2.90	
Interest on time deposits of \$250K or more.....	602	3,837	4,313	1,473		-84.31	
Interest on time deposits < \$250K.....	1,342	7,455	8,532	2,462		-82.00	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	6,021	17,954	21,876	14,620		-66.46	
Interest on other borrowings and trading liabilities.....	6	59	47	6		-89.83	
Interest on subordinated debt and mandatory convertible securities.....	1,014	1,014	1,352			0.00	
Total interest expense.....	8,985	30,319	36,120	18,561		-70.37	
Net interest income (tax equivalent).....	467,076	432,343	575,437			8.03	
Non-interest income.....	49,893	55,004	70,748	29,066		-9.29	
Adjusted operating income (tax equivalent).....	516,969	487,347	646,185			6.08	
Overhead expense.....	284,709	329,976	429,538	184,813		-13.72	
Provision for credit losses.....	11,637	95,904	114,745	21,765			
Securities gains (losses).....	0	0	0	0			
Other tax equivalent adjustments.....	0	1	1			-100.00	
Pretax net operating income (tax equivalent).....	221,176	61,388	102,227			260.29	
Applicable income taxes.....	64,131	18,977	8,563	4,311		237.94	
Tax equivalent adjustments.....	102	254	200			-59.84	
Applicable income taxes (tax equivalent).....	64,233	19,231	8,763			234.01	
Minority interest.....	89,850	24,135	53,508	9,851		272.28	
Net income before discontinued operations, net of minority interest.....	67,093	18,022	39,956	7,356		272.28	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	67,093	18,022	39,956	7,356		272.28	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	156,943	42,157	93,464	17,207		272.28	
Investment securities income (tax equivalent).....	51,511	59,747	76,590			-13.79	
US Treasury and agency securities (excluding mortgage-backed securities).....	1,482	6,818	7,509	4,395		-78.26	
Mortgage-backed securities.....	46,692	48,716	63,697	21,576		-4.15	
All other securities.....	3,337	4,213	5,384			-20.80	
Cash dividends declared.....	70,532	0	0	0			
Common.....	70,532	0	0	0			
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.39	2.90	81	3.46	3.35	59	3.39	3.27	59		4				
Less: Interest expense .....	0.06	0.24	9	0.23	0.54	11	0.20	0.48	11	0.11	0.98	0			
Equals: Net interest income (tax equivalent) .....	3.32	2.65	89	3.24	2.80	78	3.19	2.77	77		3.01				
Plus: Non-interest income .....	0.35	1.09	11	0.41	1.21	14	0.39	1.21	12	0.17	1.32	2			
Equals: adjusted operating income (tax equivalent) .....	3.68	3.80	46	3.65	4.06	30	3.58	4.04	29		4.41				
Less: Overhead expense .....	2.03	2.21	39	2.47	2.59	52	2.38	2.57	48	1.08	2.69	1			
Less: Provision for credit losses .....	0.08	-0.12	94	0.72	0.66	62	0.64	0.51	70	0.13	0.15	52			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	35			
Plus: other tax equivalent adjustments .....	0	0	49	0	0	79	0	0	82		0				
Equals: Pretax net operating income (tax equivalent) .....	1.57	1.76	36	0.46	0.91	17	0.57	1.04	15		1.56				
Less: Applicable income taxes (tax equivalent) .....	0.46	0.41	69	0.14	0.21	31	0.05	0.23	9		0.36				
Less: Minority interest .....	0.64	0	98	0.18	0	98	0.30	0	98	0.06	0	95			
Equals: Net operating income .....	0.48	1.34	5	0.13	0.70	12	0.22	0.81	13	0.04	1.19	3			
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50			
Equals: Net income .....	0.48	1.34	4	0.13	0.71	12	0.22	0.82	13	0.04	1.19	3			
Memo: Net income (last four quarters) .....	0.48	1.30	5	0.20	0.81	11	0.22	0.82	13		1.19				
Net income—BHC and noncontrolling (minority) interest .....	1.12	1.35	30	0.32	0.72	15	0.52	0.83	18	0.10	1.20	3			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.77	93.09	31	90.12	92.11	25	90.29	92.32	24	89.36	91.05	29			
Average interest-bearing funds / Average assets .....	46.14	61.98	4	48.59	64.67	4	48.27	64.06	5	50.23	65.57	3			
Interest income (tax equivalent) / Average earning assets .....	3.69	3.12	85	3.84	3.64	63	3.76	3.55	61		4.41				
Interest expense / Average earning assets .....	0.07	0.26	10	0.25	0.58	12	0.22	0.52	12	0.12	1.08	0			
Net interest income (tax equivalent) / Average earning assets .....	3.62	2.85	90	3.59	3.05	78	3.54	3.01	78		3.33				
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.97	4.07	87	4.93	4.35	82	4.87	4.27	82		5.09				
Interest-bearing bank balances .....	0.11	0.13	16	0.36	0.36	58	0.29	0.27	60	0.62	2.04	3			
Federal funds sold and reverse repos .....		0.25			0.75			0.68		0	2.44	4			
Trading assets .....	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21			
Total earning assets .....	3.69	3.09	86	3.84	3.61	65	3.76	3.51	65	1.42	4.36	0			
Investment securities (tax equivalent) .....	1.32	1.77	17	1.72	2.36	9	1.61	2.25	8		2.76				
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.69	1.23	78	2.43	1.85	78	2.36	1.75	80	0.57	2.32	1			
Mortgage-backed securities .....	1.24	1.55	23	1.59	2.17	8	1.48	2.05	9	0.70	2.61	1			
All other securities .....	2.59	2.85	44	2.66	3.28	24	2.62	3.24	23		4.06				
Interest-bearing deposits .....	0.07	0.22	13	0.27	0.60	15	0.23	0.53	14	0.15	1.10	1			
Time deposits of \$250K or more .....	0.26	0.70	8	1.01	1.53	12	0.91	1.42	13	0.25	1.96	1			
Time deposits < \$250K .....	0.24	0.67	8	1	1.47	15	0.89	1.36	13	0.22	1.82	2			
Other domestic deposits .....	0.11	0.16	38	0.34	0.41	45	0.30	0.36	44	0.22	0.93	3			
Foreign deposits .....		0.12			0.48			0.42			1.19				
Federal funds purchased and repos .....	0.03	0.18	18	0.12	0.71	6	0.12	0.62	6	0	1.86	4			
Other borrowed funds and trading liabilities .....	0.01	1.29	8	0.06	1.54	2	0.03	1.50	1	0	2.38	1			
All interest-bearing funds .....	0.14	0.38	10	0.47	0.82	15	0.42	0.74	15	0.22	1.49	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	49,893	55,004	70,748	29,066	
Fiduciary activities income	7,660	7,404	9,846	3,279	
Service charges on deposit accounts - domestic	17,349	17,694	23,575	9,286	
Trading revenue	352	93	296	0	
Investment banking fees and commissions	356	352	500	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	4,008	7,658	9,469	4,416	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	233	450	-842	1,186	
Other non-interest income	19,935	21,353	27,904	10,696	
Total overhead expenses	284,709	329,976	429,538	184,813	
Personnel expense	164,160	176,639	230,272	86,243	
Net occupancy expense	45,687	53,374	70,867	23,676	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	18,747	20,843	26,924	9,632	
Other operating expenses	56,115	79,120	101,475	65,262	
Fee income on mutual funds and annuities	148	190	276	0	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,808	1,962	1,886	2,218	
Average personnel expense per employee	90.80	90.03	122.10	38.88	
Average assets per employee	10,367.55	9,079.47	9,557.34	7,707.45	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.30	2.14	31	0.35	2.09	28	0.39	2.02	29	0	2.72	10			
Overhead expenses / Net Interest Income + non-interest income	55.08	58.85	31	67.74	62.06	74	66.49	62.28	70	81.08	61.29	91			
<b>Percent of Average Assets</b>															
Total overhead expense	2.03	2.21	39	2.47	2.59	52	2.38	2.57	48	1.08	2.69	1			
Personnel expense	1.17	1.23	41	1.32	1.30	54	1.28	1.30	52	0.50	1.41	0			
Net occupancy expense	0.32	0.24	84	0.40	0.26	92	0.39	0.26	91	0.14	0.28	7			
Other operating expenses	0.53	0.72	25	0.75	0.95	40	0.71	0.94	32	0.44	0.97	3			
Overhead less non-interest income	1.67	1.08	90	2.06	1.27	87	1.99	1.25	87	0.91	1.32	23			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	55.07	58.34	34	67.71	61.60	75	66.47	61.82	70		60.64				
Personnel expense	31.75	32.89	34	36.25	32.31	72	35.64	32.36	67		32.39				
Net occupancy expense	8.84	6.26	85	10.95	6.55	96	10.97	6.58	95		6.52				
Other operating expenses	14.48	18.68	15	20.51	22.16	53	19.87	22.28	47		21.20				
Total non-interest income	9.65	28.20	7	11.29	28.52	11	10.95	28.83	11		29.23				
Fiduciary activities income	1.48	2.27	47	1.52	2.06	49	1.52	2.09	49		1.97				
Service charges on domestic deposit accounts	3.36	3.25	50	3.63	3.23	57	3.65	3.27	55		3.88				
Trading revenue	0.07	0.68	54	0.02	1.37	46	0.05	1.28	46		1.18				
Investment banking fees and commissions	0.07	2.46	15	0.07	2.59	14	0.08	2.46	15		3.54				
Insurance activities revenue	0	0.38	11	0	0.41	12	0	0.41	11		0.47				
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44		0.02				
Net servicing fees	0.78	0.56	73	1.57	-0.04	92	1.47	0.01	91		0.28				
Net securitization income	0	0.01	43	0	0	46	0	0	45		0.01				
Net gain (loss) - sales of loans, OREO, and other assets	0.05	3.64	7	0.09	3.74	18	-0.13	3.92	5		1.86				
Other non-interest income	3.86	9.39	14	4.38	9.49	22	4.32	9.65	19		10.04				
Overhead less non-interest income	45.42	29.67	92	56.42	31.97	92	55.52	31.93	92		31.06				
Applicable income taxes / Pretax net operating income (tax equivalent)	29	21.49	97	30.91	18.64	98	8.38	18.63	8		20.56				
Applicable income tax + TE / Pretax net operating income + TE	29.04	23.11	94	31.33	22.16	97	8.57	21.18	7		23.23				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,653,642	6,785,673	6,567,600	7,360,525		-1.95	
Commercial and industrial loans	675,779	1,584,344	1,624,783	571,277		-57.35	
Loans to individuals	3,646,153	2,652,272	2,856,792	2,148,811		37.47	
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	4,637	11,756	8,626	17,156		-60.56	
Other loans and leases	65,690	69,972	65,810	3,036		-6.12	
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	11,045,901	11,104,017	11,123,611	10,166,400		-0.52	
Less: Allowance for loan and lease losses	130,850	116,109	129,248	37,315		12.70	
Net loans and leases	10,915,051	10,987,908	10,994,363	10,129,085		-0.66	
Debt securities that reprice or mature in over 1 year	4,965,321	4,189,862	4,585,079	3,081,142		18.51	
Mutual funds and equity securities	12,587	12,212	12,334	12,570		3.07	
Subtotal	15,892,959	15,189,982	15,591,776	13,222,797		4.63	
Interest-bearing bank balances	706,552	360,761	761,155	648,255		95.85	
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	705,442	839,091	797,192	1,386,947		-15.93	
Trading assets	50,462	90,955	81,410	41,341		-44.52	
Total earning assets	17,355,415	16,480,789	17,231,533	15,299,340		5.31	
Non-interest-bearing cash and due from depository institutions	248,936	557,510	410,612	397,192		-55.35	
Premises, fixed assets, and leases	186,295	207,302	204,189	230,170		-10.13	
Other real estate owned	738	17,630	14,486	2,889		-95.81	
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	1,261,085	1,276,106	1,282,088	1,274,603		-1.18	
Total assets	19,052,469	18,539,337	19,142,908	17,204,194		2.77	
Quarterly average assets	18,770,173	18,499,280	18,658,750	17,027,790		1.46	
Average loans and leases (YTD)	11,292,670	10,786,365	10,874,469	9,991,286		4.69	
<b>Memoranda</b>							
Loans held-for-sale	304	2,807	347	1,768		-89.17	
Loans not held-for-sale	11,045,597	11,101,210	11,123,264	10,164,632		-0.50	
Real estate loans secured by 1-4 family	1,970,278	2,052,681	1,931,191	2,168,653		-4.01	
Commercial real estate loans	4,664,998	4,697,929	4,605,644	5,148,784		-0.70	
Construction and land development	85,444	90,247	93,265	183,291		-5.32	
Multifamily	1,699,846	1,183,158	1,247,690	1,137,750		43.67	
Nonfarm nonresidential	2,879,708	3,424,524	3,264,689	3,827,743		-15.91	
Real estate loans secured by farmland	18,366	35,063	30,765	43,088		-47.62	
Total investment securities	5,683,350	5,041,165	5,394,605	4,480,659		12.74	
U.S. Treasury securities	70,587	97,224	96,792	611,032		-27.40	
US agency securities (excluding mortgage-backed securities)	30,180	80,999	55,680	173,310		-62.74	
Municipal securities	74,771	97,626	87,379	120,984		-23.41	
Mortgage-backed securities	5,412,901	4,646,872	5,038,015	3,488,812		16.48	
Asset-backed securities	4,062	11,850	10,156	17,660		-65.72	
Other debt securities	78,262	94,382	94,249	56,291		-17.08	
Mutual funds and equity securities	12,587	12,212	12,334	12,570		3.07	
Available-for-sale securities	5,623,613	4,949,986	5,313,700	4,355,792		13.61	
U.S. Treasury securities	70,587	97,224	96,792	611,032		-27.40	
US agency securities (excluding mortgage-backed securities)	30,180	80,999	55,680	173,310		-62.74	
Municipal securities	55,574	72,558	65,119	77,744		-23.41	
Mortgage-backed securities	5,389,010	4,604,823	5,001,860	3,437,415		17.03	
Asset-backed securities	0	0	0	0			
Other debt securities	78,262	94,382	94,249	56,291		-17.08	
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	3,982	4,668	4,773	2,472		-14.70	
Available-for-sale securities appreciation (depreciation)	30,066	107,542	104,272	-8,837		-72.04	
Structured notes, fair value	0	0	0	0			
Pledged securities	1,190,150	1,667,920	1,472,376	2,153,040		-28.64	

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	7,881,700	6,880,846	7,497,473	6,231,015		14.55	
NOW, ATS and transaction accounts .....	1,888,896	2,486,697	2,432,886	2,385,971		-24.04	
Time deposits less brokered deposits < \$250K .....	683,688	725,410	707,689	923,206		-5.75	
MMDA and other savings accounts .....	5,634,083	5,147,941	5,252,094	4,338,420		9.44	
Other non-interest-bearing deposits .....	0	0	0	0			
Core deposits .....	16,088,367	15,240,894	15,890,142	13,878,612		5.56	
Time deposits of \$250K or more .....	262,850	393,493	355,045	563,395		-33.20	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos .....	2,000	4,606	3,310	24,622		-56.58	
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	279			
Other borrowings w/remaining maturity over 1 year .....	0	0	0	63,992			
Brokered deposits < \$250K .....	0	139,021	101,421	151,871		-100.00	
Noncore funding .....	264,850	537,120	459,776	804,159		-50.69	
Trading liabilities .....	42,365	80,182	71,282	27,708		-47.16	
Subordinated notes and debentures + trust preferred securities .....	24,876	24,836	24,846	24,807		0.16	
Other liabilities .....	225,835	233,213	229,701	170,947		-3.16	
Total liabilities .....	16,646,293	16,116,245	16,675,747	14,906,233		3.29	
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0			
Common stock .....	0	0	0	0			
Common surplus .....	972,663	1,043,195	1,043,195	1,043,195		-6.76	
Retained earnings .....	114,405	25,378	47,312	7,356		350.80	
Accumulated other comprehensive income .....	5,055	30,782	27,687	-4,476		-83.58	
Other equity capital components .....	0	0	0	0			
Total holding company equity capital .....	1,092,123	1,099,355	1,118,194	1,046,075		-0.66	
Noncontrolling (minority) interest in subsidiaries .....	1,314,053	1,323,737	1,348,967	1,251,886		-0.73	
Total equity capital, including minority interest .....	2,406,176	2,423,092	2,467,161	2,297,961		-0.70	
Total liabilities and capital .....	19,052,469	18,539,337	19,142,908	17,204,194		2.77	
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,881,700	6,880,846	7,497,473	6,231,015		14.55	
Interest-bearing deposits .....	8,469,517	8,892,562	8,849,135	8,362,863		-4.76	
Total deposits .....	16,351,217	15,773,408	16,346,608	14,593,878		3.66	
Long-term debt that reprices within 1 year .....	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,118,194	1,046,075	1,046,075	0			
Accounting restatements .....	0	0	0	0			
Net income .....	67,093	18,022	39,956	7,356			
Net sale of new perpetual preferred stock .....	0	0	0	0			
Net sale of new common stock .....	0	0	0	0			
Sale of treasury stock .....	0	0	0	0			
Less: Purchase of treasury stock .....	0	0	0	0			
Changes incident to business combinations .....	0	0	0	0			
Less: Dividends declared .....	70,532	0	0	0			
Change in other comprehensive income .....	-22,632	35,258	32,163	-4,476			
Changes in debit to ESOP liability .....	0	0	0	0			
Other adjustments to equity capital .....	0	0	0	1,043,195			
Holding company equity capital, ending balance .....	1,092,123	1,099,355	1,118,194	1,046,075			

BHC Name

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### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	34.92	36.06	42	36.60	36.66	43	34.31	36.22	41	42.78	37.78	51			
Commercial and industrial loans	3.55	11.11	8	8.55	14.40	19	8.49	13.52	22	3.32	12.02	13			
Loans to individuals	19.14	3.60	93	14.31	3.57	91	14.92	3.40	92	12.49	4.20	90			
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29			
Agricultural loans	0.02	0.21	43	0.06	0.20	54	0.05	0.19	53	0.10	0.24	63			
Other loans and leases	0.34	4.26	9	0.38	4.66	8	0.34	4.63	8	0.02	5.01	1			
Net loans and leases	57.29	58.81	44	59.27	63	28	57.43	61.58	29	58.88	63.77	26			
Debt securities over 1 year	26.06	18.32	75	22.60	14.80	84	23.95	15.55	84	17.91	14.60	67			
Mutual funds and equity securities	0.07	0.05	68	0.07	0.06	69	0.06	0.05	70	0.07	0.06	67			
Subtotal	83.42	78.17	67	81.93	79.07	51	81.45	78.16	56	76.86	79.65	24			
Interest-bearing bank balances	3.71	9.37	21	1.95	6.40	18	3.98	7.51	27	3.77	3.06	68			
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25			
Debt securities 1 year or less	3.70	1.51	86	4.53	1.85	86	4.16	1.68	86	8.06	1.91	92			
Trading assets	0.26	0.58	59	0.49	1.04	54	0.43	1.01	53	0.24	1.19	52			
Total earning assets	91.09	91.57	44	88.90	90.87	22	90.02	91.05	36	88.93	89.53	40			
Non-interest cash and due from depository institutions	1.31	0.99	79	3.01	1.03	98	2.14	1.07	97	2.31	1.14	97			
Other real estate owned	0	0.01	36	0.10	0.03	88	0.08	0.02	89	0.02	0.03	48			
All other assets	7.60	7.39	56	8.10	8.03	50	7.84	7.82	50	8.76	9.27	42			
<b>Memoranda</b>															
Short-term investments	7.41	12.31	29	6.47	10.21	39	8.14	11.17	42	11.83	7.63	77			
U.S. Treasury securities	0.37	1.18	53	0.52	0.91	66	0.51	0.84	68	3.55	1.03	83			
US agency securities (excluding mortgage-backed securities)	0.16	0.75	39	0.44	0.59	58	0.29	0.63	50	1.01	0.54	74			
Municipal securities	0.39	1.70	37	0.53	1.60	40	0.46	1.69	35	0.70	1.34	48			
Mortgage-backed securities	28.41	13.46	92	25.06	11.20	95	26.32	11.75	95	20.28	11.44	90			
Asset-backed securities	0.02	0.47	56	0.06	0.31	61	0.05	0.32	59	0.10	0.28	66			
Other debt securities	0.41	0.51	59	0.51	0.40	67	0.49	0.42	66	0.33	0.39	64			
Loans held-for-sale	0	0.50	16	0.02	0.52	19	0	0.52	15	0.01	0.39	21			
Loans held for investment	57.97	58.34	44	59.88	63.22	29	58.11	61.72	30	59.08	63.50	28			
Real estate loans secured by 1-4 family	10.34	11.57	45	11.07	12.28	46	10.09	11.91	41	12.61	13.29	48			
Revolving	0.64	1.44	31	0.93	1.72	36	0.84	1.66	33	1.24	2.07	41			
Closed-end, secured by first liens	9.50	9.73	51	9.85	10.10	52	9	9.81	47	11.16	10.69	53			
Closed-end, secured by junior liens	0.20	0.19	70	0.29	0.24	70	0.25	0.22	69	0.20	0.28	51			
Commercial real estate loans	24.49	22.35	53	25.34	22.30	54	24.06	22.22	50	29.93	22.23	62			
Construction and land development	0.45	3.40	13	0.49	3.47	16	0.49	3.40	15	1.07	3.44	26			
Multifamily	8.92	3.32	89	6.38	3.10	88	6.52	3.12	87	6.61	3.01	89			
Nonfarm nonresidential	15.11	14.65	50	18.47	14.72	60	17.05	14.72	56	22.25	14.69	72			
Real estate loans secured by farmland	0.10	0.35	53	0.19	0.33	62	0.16	0.33	60	0.25	0.36	65			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	60.24	60.51	41	61.11	56.15	52	59.04	57.15	43	72.40	57.46	71			
Real estate loans secured by 1-4 family	17.84	20	41	18.49	19.51	43	17.36	19.43	39	21.33	20.75	52			
Revolving	1.10	2.47	32	1.55	2.66	39	1.44	2.64	37	2.10	3.15	40			
Closed-end	16.73	17.35	47	16.93	16.64	50	15.92	16.59	46	19.23	17.39	61			
Commercial real estate loans	42.23	37.13	56	42.31	33.63	62	41.40	34.63	58	50.65	33.52	82			
Construction and land development	0.77	5.69	10	0.81	5.18	12	0.84	5.26	12	1.80	5.09	25			
1-4 family	0.10	1.19	19	0.30	0.94	34	0.10	0.93	21	0.08	0.94	24			
Other	0.68	4.46	10	0.51	4.09	11	0.74	4.19	12	1.72	4.02	25			
Multifamily	15.39	5.41	89	10.66	4.78	88	11.22	4.96	89	11.19	4.69	88			
Nonfarm nonresidential	26.07	24.45	50	30.84	22.19	69	29.35	22.93	64	37.65	22.15	86			
Owner-occupied	4.39	8.31	30	5.08	7.46	34	4.75	7.68	32	6.13	7.72	41			
Other	21.68	15.83	73	25.76	14.52	91	24.60	14.95	84	31.52	14.34	96			
Real estate loans secured by farmland	0.17	0.61	53	0.32	0.52	63	0.28	0.54	63	0.42	0.55	66			
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29			
Commercial and industrial loans	6.12	19.45	7	14.27	22.98	18	14.61	22.17	22	5.62	19.53	9			
Loans to individuals	33.01	6.58	93	23.89	6.23	91	25.68	6.13	93	21.14	7.13	86			
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21			
Agricultural loans	0.04	0.38	43	0.11	0.31	59	0.08	0.32	52	0.17	0.37	64			
Other loans and leases	0.59	8.42	10	0.63	9.11	8	0.59	9.09	8	0.03	9.85	1			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	413.75	383.43	52	441.92	387.92	51	409.03	381.27	46	527.63	391.26	69			
Real estate loans secured by 1-4 family	122.52	124.74	51	133.68	130.23	51	120.27	125.03	48	155.46	138.18	57			
Revolving	7.58	15.53	32	11.23	18.32	40	10	17.42	37	15.33	21.26	44			
Closed-end	114.94	107.54	56	122.45	110.40	57	110.28	106.14	55	140.13	115.20	65			
Commercial real estate loans	290.08	238.58	60	305.95	237.16	64	286.84	234.65	58	369.08	229.44	81			
Construction and land development	5.31	36.07	14	5.88	36.48	16	5.81	35.62	16	13.14	34.95	29			
1-4 family	0.68	7.44	23	2.18	6.64	38	0.66	6.34	23	0.60	6.61	23			
Other	4.64	28.34	14	3.70	28.60	13	5.15	28.16	17	12.54	27.32	32			
Multifamily	105.70	35.29	89	77.05	32.93	89	77.71	32.74	89	81.56	31.04	90			
Nonfarm nonresidential	179.07	156.30	58	223.02	156.60	71	203.32	155.06	62	274.39	152.10	85			
Owner-occupied	30.13	52.63	30	36.74	52.43	36	32.93	52.37	32	44.70	53.07	46			
Other	148.94	100.99	74	186.28	101.87	90	170.39	100.54	83	229.69	97.41	96			
Real estate loans secured by farmland	1.14	3.67	54	2.28	3.43	64	1.92	3.44	62	3.09	3.60	66			
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29			
Commercial and industrial loans	42.02	116.17	10	103.18	150.16	29	101.19	139.91	30	40.95	122.02	14			
Loans to individuals	226.73	36.56	95	172.73	36.83	95	177.92	37.47	94	154.03	43.51	90			
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21			
Agricultural loans	0.29	2.03	45	0.77	1.99	59	0.54	1.88	55	1.23	2.18	66			
Other loans and leases	4.08	47.63	10	4.56	49.92	8	4.10	49.54	8	0.22	52.44	1			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	38.80	29.25	72	38.06	26.62	81	37.79	27.32	76	45.81	26.45	89			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	266.48	187.63	78	275.26	186.45	79	261.81	183.76	77	333.83	178.57	88			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	296.60	244.92	60	312	243.47	62	294.74	240.85	57	378.53	236.10	81			

BHC Name

City/State

# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	7.41	12.31	29	6.47	10.21	39	8.14	11.17	42	11.83	7.63	77			
Liquid assets	34.22	29.12	64	31.47	24.65	75	33.66	26.22	77	31.15	22.44	78			
Investment securities	29.83	20.37	80	27.19	17.19	85	28.18	17.85	85	26.04	16.99	83			
Net loans and leases	57.29	58.81	44	59.27	63	28	57.43	61.58	29	58.88	63.77	26			
Net loans, leases and standby letters of credit	57.51	59.61	43	59.43	63.89	27	57.71	62.48	29	59.04	64.84	25			
Core deposits	84.44	75.52	89	82.21	69.20	93	83.01	70.67	94	80.67	63.09	93			
Noncore funding	1.39	10.15	5	2.90	15.53	3	2.40	14.13	5	4.67	19.36	6			
Time deposits of \$250K or more	1.38	1.67	52	2.12	2.35	51	1.85	2.11	52	3.27	2.94	59			
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38			
Federal funds purchased and repos	0.01	1.19	24	0.02	1.44	22	0.02	1.47	21	0.14	1.94	26			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49			
Net federal funds purchased (sold)	0.01	0.54	40	0.02	0.59	37	0.02	0.54	39	0.14	0.48	42			
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45			
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0	1.75	4	0	1.24	7	0	3.01	6			
Earning assets that reprice within 1 year	13.48	38.80	3	14.05	38.76	1	18.55	39.38	8	26.22	39.29	13			
Interest-bearing liabilities that reprice within 1 year	4.09	6.64	37	5.75	8.86	38	5.03	8.20	39	7.80	10.19	37			
Long-term debt that reprices within 1 year	0	0.27	31	0	0.47	27	0	0.47	27	0	0.96	25			
Net assets that reprice within 1 year	9.40	30.83	10	8.30	27.76	10	13.52	29.11	15	18.42	26.63	28			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-7.22	-3.31	37	-4.36	6.19	23	-7.04	3.20	22	-9.31	14.45	4			
Net short-term noncore funding dependence	-7.46	-9.17	47	-4.68	-2.71	36	-7.40	-4.76	33	-10.37	3.38	13			
Short-term investment / Short-term noncore funding	621.78	304.29	84	245.60	149.65	81	386.34	184.19	84	306.62	77.77	94			
Liquid assets - short-term noncore funding / Nonliquid assets	50.21	36.72	70	42.08	24.47	82	47.56	28.18	84	39.65	16.97	85			
Net loans and leases / Total deposits	66.75	73.05	36	69.66	82.06	18	67.26	79.43	19	69.41	90.31	13			
Net loans and leases / Core deposits	67.84	78.83	31	72.09	92.26	13	69.19	88.34	16	72.98	103.93	7			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.27	0.50	50	0.33	1.73	27	0.32	1.57	27	0.18	0.72	36			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.04	1.06	74	7.58	4.54	82	7.06	4.31	81	-0.65	1.36	2			
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0.83	13.65	35	1.57	11.41	44	1.27	11.38	41	2.51	12.67	42			
Available-for-sale securities	98.95	84.59	68	98.19	86.72	59	98.50	87.23	63	97.21	85.40	58			
U.S. Treasury securities	1.24	6.01	45	1.93	5.26	60	1.79	4.72	62	13.64	6.15	77			
US agency securities (excluding mortgage-backed securities)	0.53	4.24	38	1.61	3.94	47	1.03	4.01	43	3.87	3.49	66			
Municipal securities	1.32	8.38	31	1.94	9.87	33	1.62	9.83	31	2.70	7.75	38			
Mortgage-backed securities	95.24	66.09	95	92.18	66.61	86	93.39	66.64	87	77.86	67.43	60			
Asset-backed securities	0.07	2.45	56	0.24	1.91	58	0.19	1.91	57	0.39	1.66	64			
Other debt securities	1.38	3.01	50	1.87	2.93	55	1.75	3.01	51	1.26	2.94	54			
Mutual funds and equity securities	0.22	0.29	62	0.24	0.38	60	0.23	0.35	58	0.28	0.40	61			
Debt securities 1 year or less	12.41	8.18	75	16.64	11.25	76	14.78	10.55	76	30.95	11.86	87			
Debt securities 1 to 5 years	16.31	17.39	53	23.98	17.70	67	20.85	17.03	63	23.97	17.94	67			
Debt securities over 5 years	71.06	72.07	39	59.13	68.10	33	64.15	69.86	37	44.79	66.02	25			
Pledged securities	20.94	33.37	36	33.09	37.16	43	27.29	35.67	38	48.05	30.57	73			
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	17.68	64.27	36	-57.57	124.80	1	-23.43	183.32	6		26.69				
Investment securities	12.74	32.48	38	38.77	20.30	81	20.40	23.62	52		11.75				
Core deposits	5.56	16.96	9	9.84	26	8	14.49	26.88	14		11.23				
Noncore funding	-50.69	-21.64	12	-38.80	-6.57	10	-42.83	-12.18	13		6.59				

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,052,821	1,257,326	
Commit: Secured commercial real estate loans	136,864	225,184	236,900	279,690	
Commit: Unsecured real estate loans	158,568	98,688	60,800	94,676	
Credit card lines (reported semiannually, June/Dec)			0	0	
Securities underwriting	0	0	0		
Standby letters of credit	41,318	29,156	52,435	27,671	
Commercial and similar letters of credit	0	0	0	130	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	305	0	0	0	
Written options contracts (interest rate)	21,721	22,125	22,025	0	
Purchased options contracts (interest rate)	21,721	22,125	22,025	0	
Interest rate swaps	1,850,726	2,176,110	2,135,272		
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0		
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							5.50	22.01	3	7.31	23.52	6			
Standby letters of credit	0.22	0.66	22	0.16	0.72	14	0.27	0.71	26	0.16	0.84	16			
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	43			
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34			
Derivative contracts	9.94	47.31	34	11.98	51.49	30	11.38	48.62	31	0	68.47	1			
Interest rate contracts	9.94	35.15	37	11.98	36.10	33	11.38	34.36	33	0	47.31	1			
Interest rate futures and forward contracts	0	4.39	27	0	8.89	13	0	6.21	12	0	10.67	11			
Written options contracts (interest rate)	0.11	1.69	27	0.12	2.33	24	0.12	2.18	25	0	2.47	10			
Purchased options contracts (interest rate)	0.11	1.29	53	0.12	1.45	52	0.12	1.46	49	0	2.65	22			
Interest rate swaps	9.71	20.27	45	11.74	20.71	43	11.15	20.83	43	0	28.86	3			
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22			
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23			
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39			
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38			
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31			
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40			
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35			
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34			
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							9.68	42.82	2	12.58	45.53	7			

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	1,894,473	2,220,360	2,179,322	0	
Interest rate contracts	1,894,473	2,220,360	2,179,322	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards	305	0	0	0	
Written options	21,721	22,125	22,025	0	
Exchange-traded	0	0	0	0	
Over-the-counter	21,721	22,125	22,025	0	
Purchased options	21,721	22,125	22,025	0	
Exchange-traded	0	0	0	0	
Over-the-counter	21,721	22,125	22,025	0	
Swaps	1,850,726	2,176,110	2,135,272	0	
<b>Held for trading</b>					
Interest rate contracts	1,894,168	2,220,360	2,179,322	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
<b>Non-traded</b>					
Interest rate contracts	305	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	147,825	183,393	269,646	92,792	
Over 1 year to 5 years	1,029,893	958,399	973,684	1,118,047	
Over 5 years	695,034	1,056,442	913,967	1,212,568	
<b>Gross negative fair value (absolute value)</b>					
Gross positive fair value	42,380	80,182	71,282	0	
Held for trading	50,462	90,955	81,410	0	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	50,462	90,955	81,410	41,366	
Credit losses on derivative contracts	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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# Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77		93.44				
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25		3.20				
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32		1.64				
<b>Futures and forwards</b>															
Written options	1.15	7.18	27	1	8.60	21	1.01	8.18	23		5.91				
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40		0.15				
Over-the-counter	1.15	6.91	28	1	8.13	22	1.01	7.73	23		5.10				
Purchased options	1.15	3.41	53	1	3.51	51	1.01	3.42	51		4.42				
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40		0.28				
Over-the-counter	1.15	3.01	55	1	2.98	55	1.01	2.86	55		3.35				
Swaps	97.69	71.71	83	98.01	67.37	86	97.98	68.76	87		69.75				
<b>Held for trading</b>															
Interest rate contracts	99.98	40.70	93	100	43.02	97	100	43.53	96		44.16				
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32		1.60				
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38		0.83				
<b>Non-traded</b>															
Interest rate contracts	0.02	59.30	6	0	56.98	2	0	56.47	3		55.84				
Foreign exchange contracts	0.02	56.22	6	0	54.32	3	0	53.82	3		52.22				
Equity, commodity, and other contracts	0	0.36	33	0	0.39	35	0	0.46	34		0.34				
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	7.80	27.90	28	8.26	31.66	29	12.37	32.05	40		32.17				
Over 1 year to 5 years	54.36	29.78	87	43.16	27.15	72	44.68	27.06	75		30.45				
Over 5 years	36.69	29.19	57	47.58	28.15	72	41.94	29.56	65		28.09				
Gross negative fair value (absolute value)	2.24	1.18	82	3.61	1.65	81	3.27	1.55	82		0.83				
Gross positive fair value	2.66	1.59	87	4.10	2.48	81	3.74	2.23	83		1.19				
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.03	0.05	63	0.06	0.07	64	0.05	0.07	65	0	0.06	2			
Gross positive fair value (X)	0.03	0.06	55	0.06	0.10	48	0.06	0.09	48	0	0.07	1			
Held for trading (X)	0.03	0.05	67	0.06	0.07	60	0.06	0.07	60	0	0.06	18			
Non-traded (X)	0	0.01	5	0	0.02	5	0	0.02	4	0	0.01	5			
Current credit exposure (X)	0.03	0.05	60	0.06	0.07	56	0.06	0.06	55	0.03	0.05	53			
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47			
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.44	0.59	59	0.86	0.91	57	0.76	0.85	55	0.40	0.73	58			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	129,248	37,315	37,315	0	
Gross losses	18,547	22,730	30,730	12,243	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	8,512	5,620	7,918	1,541	
Net losses	10,035	17,110	22,812	10,702	
Provision for loan and lease losses	11,637	95,904	114,745	21,765	
Adjustments	0	0	0	26,252	
Ending balance	130,850	116,109	129,248	37,315	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.08	-0.12	94	0.72	0.66	62	0.64	0.51	70	0.13	0.15	52			
Provision for loan and lease losses / Average loans and leases	0.14	-0.21	95	1.19	1.06	65	1.06	0.82	76	0.22	0.24	57			
Provision for loan and lease losses / Net loan and lease losses	115.96	-65.12	80	560.51	587.54	67	503	487.86	69	203.37	130.58	88			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.18	1.32	39	1.05	1.58	18	1.16	1.58	27	0.37	0.83	13			
Allowance for loan and lease losses / Total loans and leases	1.18	1.30	40	1.05	1.55	18	1.16	1.55	28	0.37	0.81	13			
Allowance for loan and lease losses / Net loans and leases losses (X)	9.78	17.40	45	5.09	11.29	37	5.67	11.58	41	3.49	8.03	38			
Allowance for loan and lease losses / Nonaccrual assets	288.59	330.05	54	235.89	301.93	51	345.35	299.17	68	52.39	218.72	8			
ALLL / 90+ days past due + nonaccrual loans and leases	265.29	271.93	59	234.80	249.38	58	335.42	244.34	74	42.85	151.73	9			
Gross loan and lease losses / Average loans and leases	0.22	0.20	62	0.28	0.35	53	0.28	0.34	53	0.12	0.28	32			
Recoveries / Average loans and leases	0.10	0.08	67	0.07	0.07	57	0.07	0.07	61	0.02	0.08	15			
Net losses / Average loans and leases	0.12	0.12	56	0.21	0.28	51	0.21	0.27	50	0.11	0.21	42			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40			
Recoveries / Prior year-end losses	27.70	25.09	64	45.90	24.77	88	64.67	33.98	86		36.22				
Earnings coverage of net loan and lease losses (X)	23.19	26.30	58	9.18	20.97	43	9.50	22.91	42	4.04	24.40	17			

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.02	38	0.02	0.04	46	0.01	0.04	40	0	0.01	41			
Real estate loans secured by 1-4 family	-0.01	-0.01	47	0	0.01	44	0	0.01	46	0	0.01	49			
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	0.02	0.02	58			
Closed-end	-0.01	-0.01	49	0	0.01	49	0	0	48	0	0	45			
Commercial real estate loans	0	0.04	30	0.03	0.06	51	0.02	0.07	41	0	0.01	38			
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.01	60			
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55			
Other	0	0.01	63	0	0	59	0	0	57	0	-0.01	61			
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56			
Nonfarm nonresidential	0	0.05	29	0.04	0.08	49	0.03	0.11	40	0	0.02	38			
Owner-occupied	0	0.01	32	0	0.02	30	0	0.02	26	0	0.01	45			
Other	0	0.04	37	0.04	0.05	61	0.03	0.08	50	0	0.01	40			
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48			
Commercial and industrial loans	0.05	0.19	34	0.03	0.46	15	0.04	0.47	16	0.34	0.37	56			
Loans to individuals	0.35	0.72	35	0.78	1.25	46	0.71	1.13	47	0.40	1.17	24			
Credit card loans		2.27			3.33			2.92			3.11				
Agricultural loans	0	0.02	49	0	0.11	38	5.01	0.19	96	0	0.08	37			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.53	0.09	92	0.69	0.14	93	0.71	0.15	91	4.45	0.15	98			

BHC Name \_\_\_\_\_

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	88,068	115,430	92,396	79,448	
90+ days past due loans and leases	3,982	229	1,108	15,857	
Nonaccrual loans and leases	45,341	49,222	37,425	71,226	
Total past due and nonaccrual loans and leases	137,391	164,881	130,929	166,531	
<b>Restructured</b>					
Restructured 30–89 days past due	75	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	313	795	1,255	0	
Total restructured loans and leases	388	795	1,255	0	
<b>Loans Held for Sale</b>					
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	431	1,829	1,443	585	
Other real estate owned	738	17,630	14,486	2,889	
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	0.80	0.29	91	1.04	0.37	91	0.83	0.39	86	0.78	0.43	85			
90+ days past due loans and leases	0.04	0.09	56	0	0.13	26	0.01	0.12	33	0.16	0.15	69			
Nonaccrual loans and leases	0.41	0.54	40	0.44	0.66	35	0.34	0.66	21	0.70	0.51	73			
90+ days past due and nonaccrual loans and leases	0.45	0.68	32	0.45	0.84	28	0.35	0.85	15	0.86	0.71	68			
<b>Restructured</b>															
30–89 days past due restructured	0	0.01	44	0	0.01	17	0	0.01	16	0	0.01	13			
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29			
Nonaccrual restructured	0	0.12	7	0.01	0.14	9	0.01	0.13	12	0	0.14	4			
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38			
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42			
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	0.80	0.29	91	1.04	0.37	90	0.83	0.40	86	0.78	0.43	85			
90+ days past due assets	0.04	0.09	55	0	0.13	24	0.01	0.12	31	0.16	0.15	69			
Nonaccrual assets	0.41	0.55	40	0.44	0.67	35	0.34	0.67	21	0.70	0.53	73			
30+ days past due and nonaccrual assets	1.24	1	71	1.48	1.25	69	1.18	1.29	55	1.64	1.19	78			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.26	0.40	31	0.27	0.52	23	0.20	0.52	17	0.51	0.44	63			
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.42	30	0.36	0.55	35	0.28	0.55	22	0.52	0.48	61			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.24	0.48	23	0.37	0.61	29	0.28	0.60	20	0.43	0.53	43			
Allowance for loan and lease losses	35.60	67.85	25	59.15	66.38	50	41.28	66.66	29	200.19	115.41	86			
Equity capital + allowance for loan and lease losses	3.81	4.12	51	5.65	5.10	61	4.28	4.97	42	6.90	4.28	79			
Tier 1 capital + allowance for loan and lease losses	2.90	4.89	27	4.47	6.26	33	3.32	6.05	23	5.35	5.65	50			
Loans and leases + other real estate owned	0.42	0.82	25	0.62	0.98	28	0.48	0.97	20	0.73	0.85	45			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.29	0.25	67	0.99	0.35	91	0.57	0.39	75	0.34	0.38	54			
90+ days past due .....	0.02	0.12	53	0	0.17	15	0.01	0.16	42	0.21	0.16	77			
Nonaccrual .....	0.61	0.60	60	0.44	0.70	38	0.41	0.76	31	0.78	0.46	81			
Commercial and industrial															
30–89 days past due .....	3.39	0.24	98	0.81	0.24	93	0.32	0.23	76	0.67	0.31	85			
90+ days past due .....	0.36	0.02	97	0	0.03	39	0.03	0.03	66	0.12	0.05	81			
Nonaccrual .....	0.04	0.65	7	0.81	0.80	58	0.26	0.75	21	1.24	0.83	74			
Individuals															
30–89 days past due .....	1.26	0.60	85	1.31	0.74	83	1.68	0.83	87	2.33	0.83	91			
90+ days past due .....	0	0.08	37	0.01	0.11	43	0	0.14	40	0	0.17	35			
Nonaccrual .....	0.13	0.17	55	0.23	0.24	62	0.21	0.28	56	0.31	0.17	71			
Depository institution loans															
30–89 days past due .....		0.03			0.01			0			0				
90+ days past due .....		0			0			0			0				
Nonaccrual .....		0			0			0			0				
Agricultural															
30–89 days past due .....	0.39	0.11	86	7.26	0.15	98	18.63	0.17	98	3.01	0.24	97			
90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42			
Nonaccrual .....	0	0.51	25	5.55	0.72	92	0	0.49	24	1.77	0.67	81			
Foreign governments															
30–89 days past due .....		0			3.73			0			0.07				
90+ days past due .....		0			0			0			0				
Nonaccrual .....		0.17			0.04			0.09			0.03				
Other loans and leases															
30–89 days past due .....	0	0.11	15	0	0.14	19	0	0.18	15	1.32	0.20	95			
90+ days past due .....	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30			
Nonaccrual .....	0	0.13	20	0.05	0.19	51	0.04	0.15	50	0.99	0.13	92			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>															
1-4 family	30-89 days past due	0.33	0.36	58	0.95	0.51	81	0.95	0.65	78	0.50	0.67	46		
	90+ days past due	0	0.25	17	0	0.36	16	0.03	0.33	52	0	0.31	14		
	Nonaccrual	0.58	0.76	44	0.65	0.91	45	0.62	0.89	43	0.48	0.73	40		
Revolving	30-89 days past due	0.41	0.33	62	0.80	0.40	83	1.01	0.48	84	0.18	0.45	21		
	90+ days past due	0	0.03	32	0	0.02	32	0.09	0.03	84	0	0.05	24		
	Nonaccrual	1.24	1.05	74	0.84	1.28	56	0.71	1.13	46	1.08	1	72		
Closed-end	30-89 days past due	0.33	0.36	58	0.96	0.52	80	0.95	0.65	78	0.54	0.70	49		
	90+ days past due	0	0.27	18	0	0.41	17	0.03	0.38	49	0	0.35	16		
	Nonaccrual	0.53	0.71	41	0.63	0.89	48	0.62	0.87	44	0.42	0.70	36		
Junior lien	30-89 days past due	0.04	0.01	95	0.03	0.02	79	0.01	0.02	57	0.02	0.02	50		
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29		
	Nonaccrual	0.09	0.04	81	0.14	0.05	86	0.16	0.04	92	0.06	0.04	67		
Commercial real estate	30-89 days past due	0.27	0.16	78	1	0.21	96	0.42	0.26	75	0.27	0.18	76		
	90+ days past due	0.03	0.01	82	0	0.02	25	0	0.02	23	0.29	0.03	97		
	Nonaccrual	0.62	0.48	69	0.34	0.53	41	0.32	0.62	34	0.90	0.23	96		
Construction and development	30-89 days past due	0	0.15	18	0	0.24	13	0.26	0.28	63	3.23	0.28	97		
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33		
	Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	4.62	0.20	97		
1-4 family	30-89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25		
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41		
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30		
Other	30-89 days past due	0	0.10	21	0	0.17	16	0.26	0.22	71	3.23	0.20	97		
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35		
	Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	4.62	0.17	97		
Multifamily	30-89 days past due	0.09	0.09	71	1.66	0.09	97	0	0.09	22	0.10	0.08	72		
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41		
	Nonaccrual	1	0.13	91	0	0.09	20	0	0.11	20	0	0.05	21		
Nonfarm non-residential	30-89 days past due	0.38	0.12	87	0.80	0.21	90	0.58	0.23	83	0.18	0.14	68		
	90+ days past due	0.05	0.01	85	0	0.02	30	0	0.02	26	0.40	0.03	97		
	Nonaccrual	0.41	0.58	49	0.47	0.68	48	0.45	0.80	40	0.99	0.28	95		
Owner Occupied	30-89 days past due	0	0.04	10	0.45	0.07	96	0.12	0.07	74	0	0.07	8		
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26		
	Nonaccrual	0.30	0.20	73	0.42	0.26	75	0.37	0.27	66	0.36	0.16	81		
Other	30-89 days past due	0.38	0.07	91	0.35	0.13	81	0.47	0.14	86	0.18	0.07	83		
	90+ days past due	0.05	0.01	89	0	0.01	33	0	0.01	33	0.40	0.01	97		
	Nonaccrual	0.12	0.31	36	0.05	0.36	18	0.08	0.44	26	0.64	0.10	96		
Farmland	30-89 days past due	0.23	0.13	81	1.18	0.24	89	0	0.11	30	0	0.23	23		
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42		
	Nonaccrual	0.96	1.06	70	0.64	1.49	48	0.72	1.13	54	0.64	0.84	57		
Credit card	30-89 days past due		0.79			0.92			0.95			1.19			
	90+ days past due		0.40			0.55			0.63			0.78			
	Nonaccrual		0.08			0.06			0.05			0.11			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	972,663	1,043,195	1,043,195	1,043,195	
Retained earnings	114,405	25,378	47,312	7,356	
Accumulated other comprehensive income (AOCI)	5,055	30,782	27,687	-4,476	
Common equity tier 1 minority interest	1,314,053	1,323,737	1,348,967	1,251,886	
Common equity tier 1 capital before adjustments/deductions	2,406,176	2,423,092	2,467,161	2,297,961	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	917,061	931,692	925,986	951,222	
Accumulated other comprehensive income-related adjustments	11,815	72,005	64,767	-10,970	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal	1,477,300	1,419,395	1,476,408	1,357,709	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	1,477,300	1,419,395	1,476,408	1,357,709	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
<b>Tier 1 Capital</b>	1,477,300	1,419,395	1,476,408	1,357,709	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	14,926	24,836	24,846	24,807	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	135,608	122,133	133,481	44,599	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	150,534	146,969	158,327	69,406	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	150,534	146,969	158,327	69,406	
Exited advanced approach tier 2 capital					
Total capital	1,627,834	1,566,364	1,634,735	1,427,115	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	18,770,173	18,499,280	18,658,750	17,027,790	
Less: Deductions from common equity tier 1 capital	917,061	931,692	925,986	951,222	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	17,853,112	17,567,588	17,732,764	16,076,568	
Total risk-weighted assets	11,374,493	10,542,492	10,692,806	10,439,219	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.99	12.59	64	13.46	12.26	79	13.81	12.35	79	13.01	12.11	76			
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46			
Tier 1 capital, column A	12.99	13.31	53	13.46	12.97	70	13.81	13.08	72	13.01	12.78	63			
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46			
Total capital, column A	14.31	15.21	40	14.86	15.12	54	15.29	15.23	58	13.67	14.36	45			
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46			
Tier 1 leverage	8.27	9.07	28	8.08	9.05	20	8.33	9.13	29	8.45	9.76	15			
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41				

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0			
Total property and casualty assets .....	0	0	0	0			
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0			
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0			
<hr/>							
Total insurance underwriting equity .....	0	0	0	0			
Total property and casualty equity .....	0	0	0	0			
Total life and health equity .....	0	0	0	0			
Total insurance underwriting net income .....	0	0	0	0			
Total property and casualty .....	0	0	0	0			
Total life and health .....	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0			
Unearned premiums (P/C) .....	0	0	0	0			
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0			
Separate account liabilities (L/H) .....	0	0	0	0			
Insurance activities revenue .....	0	0	0	0			
Other insurance activities income .....	0	0	0				
Insurance and reinsurance underwriting income .....	0	0	0				
Premiums .....	0	0	0	0			
Credit related insurance underwriting .....	0	0	0				
Other insurance underwriting .....	0	0	0				
Insurance benefits, losses, expenses .....	0	0	0				
Net assets of insurance underwriting subsidiaries .....	0	0	0	0			
Life insurance assets .....	99,635	97,048	97,702	95,573			2.67

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.46			54.17			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.54			45.83			46.33			48.53				
Separate account assets (L/H) / Total life assets .....		13.15			11.09			11.24			7.26				
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.41	12	0	0.41	11		0.47				
Premium income / Insurance activities revenue .....		2.90			2.06			2.84			7.32				
Credit related premium income / Total premium income .....		31.14			40.11			38.23			34.91				
Other premium income / Total premium income .....		68.86			59.89			61.77			65.09				
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Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....		28.21			10.18			15.59			19.86				
Insurance net income (L/H) / Equity (L/H) .....		5.51			5.32			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums .....		-364.02			654.61			447.82			233.61				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	6.20	11.72	29	6.32	11.07	33	6.08	11.03	32	6.85	11.51	35			
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34			

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	
Real estate loans .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
Loans to depository institutions and other banks acceptances .....	0	0	0	0	
Loans to foreign governments and institutions .....	0	0	0	0	
Loans to individuals .....	0	0	0	0	
Agricultural loans .....	0	0	0	0	
Other foreign loans .....	0	0	0	0	
Lease financing receivables .....	0	0	0	-66	
Debt securities .....	0	0	0	0	
Interest-bearing bank balances .....	0	0	0	0	
Total selected foreign assets .....	0	0	0	0	
Total foreign deposits .....	0	0	0	0	
Interest-bearing deposits .....	0	0	0	0	
Non-interest-bearing deposits .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63		0	0.88	31	0	0.87	31	0	1.25	31			
Cost: Interest-bearing deposits .....		0.12			0.48			0.42			1.19				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03				
Commercial and industrial loans .....		0.86			0.43			0.64			0.29				
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases .....		-0.16		-100	-0.58	2		-2.40			22.48				
Total selected assets .....		3.36		-100	2.65	3		2.04			12.40				
Deposits .....		10.74			-1.43			3.46			10.36				

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	132,418	354,910	272,966	0		-62.69	
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	132,418	354,910	272,966			-62.69	
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0	0			
Retained credit exposure	4,062	11,850	10,156	0		-65.72	
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	4,062	11,850	10,156	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0.70	1.91	1.43	0	
1-4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0.70	1.91	1.43	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	16.54	16.41	15.54		
Home equity lines	1.09	1.50	1.41		
Credit card receivables	0	0	0		
Auto loans and other consumer loans	33.77	26.18	27.42		
Commercial and industrial loans	6.05	13.83	14.26		
All other loans and leases	42.56	42.08	41.38		

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	3.07	3.34	3.72		
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....	3.07	3.34	3.72		
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0		
Seller's interest carried as securities and loans.....	0	0	0		
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0.27	0.83	0.69	0	
Total retained credit exposure and asset sale credit exposure.....	0.38	0.95	0.80	0	

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0				
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	6,562	12,756	14,341					-48.56
Commercial and industrial loans.....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total 30-89 days past due securitized assets.....	6,562	12,756	14,341	0				-48.56
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0					
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans.....	640	2,216	1,323					-71.12
Commercial and industrial loans.....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total 90+ days past due securitized assets.....	640	2,216	1,323	0				-71.12
Total past due securitized assets.....	7,202	14,972	15,664	0				-51.90
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0				
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans.....	1,594	8,165	9,384	0				-80.48
Commercial and industrial loans.....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total net losses on securitized assets.....	1,594	8,165	9,384	0				-80.48

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	4.96	3.59	5.25		
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	4.96	3.59	5.25		
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.48	0.62	0.48		
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.48	0.62	0.48		
Total past due securitized assets percent of securitized assets	5.44	4.22	5.74		
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	1.61	3.07	3.44		
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.61	3.07	3.44		
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.33	0.96	0.95		
Home equity lines	0.41	0.80	1.01		
Credit card receivables					
Commercial and industrial loans	3.39	0.81	0.32		
All other loans and leases	0.69	1.06	0.88		
Total managed loans past due 30–89 days	0.85	1.12	0.94		
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0	0.03		
Home equity lines	0	0	0.09		
Credit card receivables					
Commercial and industrial loans	0.36	0	0.03		
All other loans and leases	0.02	0	0		
Total managed loans past due 90+ days	0.04	0.02	0.02		
<b>Total Past Due Managed Assets</b>	<b>0.89</b>	<b>1.14</b>	<b>0.96</b>		
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.01	0	0		
Home equity lines	0	0	0		
Credit card receivables					
Commercial and industrial loans	0.05	0.03	0.04		
All other loans and leases	0.15	0.29	0.28		
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.14</b>	<b>0.29</b>	<b>0.28</b>		

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# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	0	0	0	0			
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	0	0	0	0			
Total operating income .....	0	0	0	0			
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0			
Interest expense .....	0	0	0	0			
Other expenses .....	0	0	0	0			
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	0	0	0	0			
Income (loss) before taxes .....	0	0	0	0			
Applicable income taxes (credit) .....	0	0	0	0			
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	0	0	0	0			
Equity in undistributed income of subsidiaries .....	67,093	18,022	39,956	7,356		272.28	
Bank subsidiaries .....	67,093	18,022	39,956	7,356		272.28	
Nonbank subsidiaries .....	0	0	0	0			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	67,093	18,022	39,956	7,356		272.28	
<b>Memoranda</b>							
Bank net income .....	67,093	18,022	39,956	7,356		272.28	
Nonbank net income .....	0	0	0	0			
Subsidiary holding companys' net income .....	0	0	0	0			

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# Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,092,123	100	1,099,355	100	1,118,194	100	1,046,075		-0.66	
Common and preferred stock .....	1,092,123	100	1,099,355	100	1,118,194	100	1,046,075		-0.66	
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0			
Securities .....	0	0	0	0	0	0	0			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	0	0	0	0	0	0	0			
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0			
Other assets .....	0	0	0	0	0	0	0			
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	1,092,123	100.00	1,099,355	100.00	1,118,194	100.00	1,046,075		-0.66	
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	0	0	0	0	0	0	0			
Other liabilities .....	0	0	0	0	0	0	0			
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total liabilities .....	0	0	0	0	0	0	0			
Equity Capital .....	1,092,123	100	1,099,355	100	1,118,194	100	1,046,075		-0.66	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0			
Common stock .....	0	0	0	0	0	0	0			
Common surplus .....	1,043,195	95.52	1,043,195	94.89	1,043,195	93.29	1,043,195		0.00	
Retained earnings .....	43,873	4.02	25,378	2.31	47,312	4.23	7,356		72.88	
Accumulated other comprehensive income .....	5,055	0.46	30,782	2.80	27,687	2.48	-4,476		-83.58	
Other equity capital components .....	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	1,092,123	100.00	1,099,355	100.00	1,118,194	100.00	1,046,075		-0.66	
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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# Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital	8.46	12.52	15	2.35	6.29	14	3.88	7.29	17	0.75	9.68	3			
Bank net income / Average equity investment in banks	8	12.35	8	2.23	6.43	12	3.68	7.45	13	0.71	10.51	3			
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75			7.89				
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55				
Bank net income / Parent net income	100	96.45	35	100	87.60	28	100	88.16	31	100	82.22	35			
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10			
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74				
<b>Leverage</b>															
Total liabilities / Equity capital	0	16.51	2	0	20.37	2	0	20.06	3	0	20.43	1			
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13			
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7			
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13			
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13			
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13			
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36			
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40			
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38			
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	100	103.15	34	100	103.27	30	100	102.81	35	100	103.22	35			
Total investment in subs / Equity capital	100	108.29	26	100	110.46	19	100	110.16	23	100	111.07	22			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0	0.27	34	0	0.69	29	0	0.47	34	0	0.36	34			
Equity investment in subs – equity cap / Net income-div (X)		0.85		0	2.31	1	0	1.82	1	0	1.22	1			
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	0	152.56	1		128.63			136.59			177.68				
Cash from ops + noncash items + op expense / Op expense + dividend		155.61			142.45			147.24			190.27				
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		94.59			140.42			134.08			116.34				
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20			1,413.95			1,539.23			1,632.83				
Dividends + interest from subsidiaries / Interest expense + dividends	0	174.48	1		144.62			150.43			210.80				
Fees + other income from subsidiaries / Salary + other expenses		12.03			14.76			13.95			16.52				
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.29	25	0	3.69	22	0	3.85	24	0	2.64	28			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.60			0.12			0.10			0.04				
Nonaccrual		1.04			0.80			1.03			0.54				
Total		1.64			0.92			1.13			0.58				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36			

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## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		69.90			84.44			81.10			57.84				
Dividends declared / Net income.....	105.13	27.22	98	0	49.77	4	0	42.29	4	0	33.08	3			
Net income – dividends / Average equity.....	-0.43	9.25	1	2.35	3.19	37	3.88	4.14	48	0.75	6.46	7			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	0	160.45	8		130.19			132.17			178.13				
Dividends from nonbank subsidiaries.....	0	6.19	21		3.74			3.41			7.53				
Dividends from subsidiary holding companies.....	0	6.32	45		2.34			4.85			21.40				
Dividends from all subsidiaries.....	0	213.42	2		167.02			174.85			260.40				
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	0	43.30	6	0	61.85	6	0	60.28	4	0	66.55	4			
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18			
Management and service fees from bank subsidiaries.....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36			
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46			
Operating income from bank subsidiaries.....	0	48.70	4	0	71.13	3	0	62.88	3	0	69.36	3			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....		66.90			52.29			56.39			82.95				
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25				
Management and service fees from nonbank subsidiaries.....		0.66			0.93			0.86			1.92				
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06				
Operating income from nonbank subsidiaries.....		94.31			70.62			79.84			150.41				
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23				
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54				
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36				
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29				
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....		72.55			68			69.76			67.32				
Interest income from bank subsidiaries.....		0.27			1.03			0.63			0.80				
Management and service fees from bank subsidiaries.....		1.64			2.06			1.87			1.81				
Other income from bank subsidiaries.....		0.03			0.08			0.04			0.03				
Operating income from bank subsidiaries.....		82.68			80.80			82.20			78.80				
Dividends from nonbank subsidiaries.....		3.56			2.36			1.95			2.65				
Interest income from nonbank subsidiaries.....		0.20			0.90			0.73			1.19				
Management and service fees from nonbank subsidiaries.....		0.02			0.03			0.02			0.06				
Other income from nonbank subsidiaries.....		0.01			0.02			0.01			0.04				
Operating income from nonbank subsidiaries.....		5.69			5.80			4.70			7.29				
Dividends from subsidiary holding companies.....		2.13			1.41			2.53			4.52				
Interest income from subsidiary holding companies.....		0.01			0.16			0.11			0.20				
Management and service fees from subsidiary holding companies.....		0			0			0			0				
Other income from subsidiary holding companies.....		0			0			0			0				
Operating income from subsidiary holding companies.....		3.40			4.22			4.56			6.08				
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37				
Loans and advances from subsidiaries / Total debt.....		28.03			27.05			27.08			28.33				